

EXHIBIT 197

From: joseph.markovich@jpmorgan.com [joseph.markovich@jpmorgan.com]
Sent: 10/27/2006 1:02:19 PM
To: ann.borowiec@jpmorgan.com
CC: Barry Berger [barry.s.berger@jpmchase.com]; pooja.x.sinha@jpmchase.com
Subject: Epstein Research
Attachments: graycol.gif; pic28786.gif; ecblank.gif

Pooja will do the research. Is this Epstein, Jeffrey Epstein? existing client who has made headlines recently? If so, I happened to have cut the last article about him out of the Times since I knew he was a client. I had it on my desk and gave it to Pooja. Joe

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▼ Ann Borowiec/JPMCHASE

Ann Borowiec/JPMCHASE

10/26/2006 07:27 PM

To: Joseph Markovich/JPMCHASE@JPMCHASE

cc: "Barry Berger" <barry.s.berger@jpmchase.com>

Subject: Fw:

Which analyst has capacity to do research on this friday. Should only take 1/2 hour max. Thx ann

Sent from my BlackBerry Wireless Handheld

▼ Barry S Berger

From: Barry S Berger
Sent: 10/26/2006 04:13 PM
To: Ann Borowiec

let me know if you hear from Jes; if you do, it may make sense for me to bring investor up to date and have sit in on the 2:30 pm tomorrow meeting I am having with Ann Stallman. Let me know (by e-mail or voicemail). 2. re more information re Epstein: I know Pat had commissioned Kate to pull some background, but Kate is off for the balance of the week; you may want to touch base with Pat as best way to proceed if you do not want to wait for Kate's return. Again, let me know.

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